

CHAPTER 12
SECTION 2.1
TABLE 1

BENEFITS AND BENEFICIARY PAYMENTS UNDER THE TRICARE PROGRAM

NOTE 1: *The beneficiary payments in this attachment shall be applied through the end of FY 99. In subsequent fiscal years, beneficiary copayments (i.e., beneficiary payments expressed as a specified amount) and enrollment fees may be updated for inflation annually (cumulative effect applied and rounded to the nearest whole dollar) by the national CPI-U medical index (the medical component of the Urban Consumer Price Index). Beneficiary cost shares (i.e., beneficiary payments expressed as a percentage of the provider's fee) will not be similarly updated.*

I. TRICARE PRIME PROGRAM ANNUAL ENROLLMENT FEES

Does not apply to the TRICARE Extra Program (Also see "Point of Service Option", [paragraph IV.](#), below.):

TRICARE PRIME PROGRAM		
ACTIVE DUTY FAMILY MEMBERS		RETIREES, THEIR FAMILY MEMBERS & SURVIVORS
E1 - E4	E5 & ABOVE	
None	None	\$230 per Retiree or Family Member \$460 Maximum per Family EXCEPTION: Effective March 26, 1998, the enrollment fee is waived for those beneficiaries who are eligible for Medicare on the basis of disability or end stage renal disease and who maintain enrollment in Part B of Medicare.

II. TRICARE EXTRA PROGRAM ANNUAL DEDUCTIBLE

Applies to all outpatient services, does not apply to the TRICARE Prime Program. (Also see "Point of Service Option".):

TRICARE EXTRA PROGRAM		
ACTIVE DUTY FAMILY MEMBERS		RETIREES, THEIR FAMILY MEMBERS & SURVIVORS
E1 - E4	E5 & ABOVE	
\$50 per Individual \$100 Maximum per Family	\$150 per Individual \$300 Maximum per Family	\$150 per Individual \$300 Maximum per Family

III. TRICARE STANDARD PROGRAM ANNUAL DEDUCTIBLE

Applies to all outpatient services, does not apply to the TRICARE Prime or Extra Programs:

TRICARE STANDARD PROGRAM		
ACTIVE DUTY FAMILY MEMBERS		RETIREES, THEIR FAMILY MEMBERS & SURVIVORS
E1 - E4	E5 & ABOVE	
\$50 per Individual \$100 Maximum per Family	\$150 per Individual \$300 Maximum per Family	\$150 per Individual \$300 Maximum per Family

NOTE 2: These charts are not intended to be a comprehensive listing of all services covered under TRICARE. All care is subject to review for medical necessity and appropriateness:

IV. OUTPATIENT SERVICES:

BENEFICIARY COPAYMENT/COST-SHARE (SEE POINT OF SERVICE)					
TRICARE BENEFITS	TRICARE PRIME PROGRAM			TRICARE EXTRA PROGRAM	TRICARE STANDARD PROGRAM
SEE NOTE 7: TYPE OF SERVICE	ACTIVE DUTY FAMILY MEMBERS		RETIREES, THEIR FAMILY MEMBERS AND SURVIVORS		
	E1 - E4	E5 & ABOVE			
INDIVIDUAL PROVIDER SERVICES Office visits; outpatient office-based medical and surgical care; consultation, diagnosis and treatment by a specialist; allergy tests and treatment; osteopathic manipulation; medical supplies used within the office including casts, dressings, and splints.	\$6 copayment per visit.	\$12 copayment per visit.	\$12 copayment per visit.	Active Duty Family Members: Cost share--15% of the fee negotiated by contractor. Retirees, their Family Members and Survivors: Cost share--20% of the fee negotiated by the contractor.	Active Duty Family Members: Cost share--20% of the allowable charge. Retirees, their Family Members and Survivors: Cost share--25% of the allowable charge.

IV. OUTPATIENT SERVICES: (Continued)

BENEFICIARY COPAYMENT/COST-SHARE (SEE POINT OF SERVICE)					
TRICARE BENEFITS	TRICARE PRIME PROGRAM			TRICARE EXTRA PROGRAM	TRICARE STANDARD PROGRAM
SEE NOTE 7: TYPE OF SERVICE	ACTIVE DUTY FAMILY MEMBERS	RETIREES, THEIR FAMILY MEMBERS AND SURVIVORS			
	E1 - E4	E5 & ABOVE			
LABORATORY AND X-RAY SERVICES	\$6 copayment per visit. (See NOTE 3:)	\$12 copayment per visit. (See NOTE 3:)	\$12 copayment per visit. (See NOTE 3:)	Active Duty Family Members: Cost share--15% of the fee negotiated by the contractor.	Active Duty family Members: Cost share--20% of the allowable charge.
ANCILLARY SERVICES Refer to Chapter 12, Section 2.1 for specific CPT code ranges	No copayment (See NOTE 4:)	No copayment (See NOTE 4:)	No copayment (See NOTE 4:)	Retirees , their Family Members and Survivors: Cost share--20% of the fee negotiated by the contractor.	Retirees, their Family Members and Survivors: Cost share--25% of the allowable charge.
NOTE 3: For dates of service prior to March 26, 1998, the contractor will not assess a copayment for these services if they are provided as part of an office visit for which a copayment was collected and if they are billed by the physician who provided the office visit. If, however, these services are performed by the office visit provider on a date different from the office visit or performed by a different provider such as an independent laboratory or radiology facility (even if performed on the same day as the related office visit) the beneficiary will owe a separate copayment for the services. Also, no copayment will be collected for these services when they are billed and provided as clinical preventive services to TRICARE Prime Enrollees.					
NOTE 4: For dates of service on or after March 26, 1998, under TRICARE Prime, laboratory and x-ray services defined as "ancillary services" in Section 2.1 of this chapter require no copayment.					

IV. OUTPATIENT SERVICES: (Continued)

BENEFICIARY COPAYMENT/COST-SHARE (SEE POINT OF SERVICE)					
TRICARE BENEFITS	TRICARE PRIME PROGRAM				TRICARE STANDARD PROGRAM
SEE NOTE 7: TYPE OF SERVICE	ACTIVE DUTY FAMILY MEMBERS		RETIREEs, THEIR FAMILY MEMBERS AND SURVIVORS		
	E1 - E4	E5 & ABOVE		TRICARE EXTRA PROGRAM	
ROUTINE PAP SMEARS Frequency to depend on physician recommendations based on the published guidelines of the American Academy of Obstetrics and Gynecology. (See NOTE 3:)	No copayment.	No copayment.	No copayment.	Active Duty Family Members: Cost share--15% of the fee negotiated by the contractor. Retirees, their Family Members and Survivors: Cost share--20% of the fee negotiated by the contractor.	Active Duty family Members: Cost share--20% of the allowable charge. Retirees, their Family Members and Survivors: Cost share--25% of the allowable charge.
AMBULANCE SERVICES When medically necessary as defined by the TRICARE/CHAMPUS Policy Manual and the service is a covered benefit.	\$10 copayment per occurrence.	\$15 copayment per occurrence.	\$20 copayment per occurrence.	Active Duty Family Members: Cost share--15% of the fee negotiated by the contractor.	Active Duty Family Members: Cost share--20% of the allowable charge.
EMERGENCY SERVICES Emergency and urgently needed care obtained on an outpatient basis, both network and non-network, and in and out of the Region.	\$10 copayment per emergency room visit.	\$30 copayment per emergency room visit.	\$30 copayment per emergency room visit.	Retirees, their Family Members and Survivors: Cost share--20% of the fee negotiated by the contractor.	Retirees , their Family Members and Survivors: Cost share--25% of the allowable charge.

IV. OUTPATIENT SERVICES: (Continued)

BENEFICIARY COPAYMENT/COST-SHARE (SEE POINT OF SERVICE)					
TRICARE BENEFITS	TRICARE PRIME PROGRAM			TRICARE EXTRA PROGRAM	TRICARE STANDARD PROGRAM
SEE NOTE 7: TYPE OF SERVICE	ACTIVE DUTY FAMILY MEMBERS		RETIREEs, THEIR FAMILY MEMBERS AND SURVIVORS		
	E1 - E4	E5 & ABOVE			
DURABLE MEDICAL EQUIPMENT, PROSTHETIC DEVICES, AND MEDICAL SUPPLIES PRESCRIBED BY AN AUTHORIZED PROVIDER WHICH ARE COVERED BENEFITS (If dispensed for use outside of the office or after the home visit.)	Cost-share - 10% of the fee negotiated by the contractor.	Cost-share - 15% of the fee negotiated by the contractor.	Cost-share - 20% of the fee negotiated by the contractor.	Active Duty Family Members: Cost-share--15% of the fee negotiated by the contractor. Retirees, their Family Members and Survivors: Cost share--20% of the fee negotiated by the contractor.	Active Duty Family Members: Cost share--20% of the allowable charge. Retirees, their Family Members and Survivors: Cost share--25% of the allowable charge.
HOME HEALTH CARE Part-time skilled nursing care, physical, speech & occupational therapy when medically necessary and which are covered benefits.	\$6 copayment per visit.	\$12 copayment per visit.	\$12 copayment per visit.		
FAMILY HEALTH SERVICES Family planning and well baby care (up to 24 months of age). The exclusions listed in the TRICARE/CHAMPUS Policy Manual will apply.	\$6 copayment per visit. (See NOTE 3:)	\$12 copayment per visit. (See NOTE 3:)	\$12 copayment per visit. (See NOTE 3:)		

IV. OUTPATIENT SERVICES: (Continued)

BENEFICIARY COPAYMENT/COST-SHARE (SEE POINT OF SERVICE)					
TRICARE BENEFITS	TRICARE PRIME PROGRAM			TRICARE EXTRA PROGRAM	TRICARE STANDARD PROGRAM
SEE NOTE 7: TYPE OF SERVICE	ACTIVE DUTY FAMILY MEMBERS		RETIREES, THEIR FAMILY MEMBERS AND SURVIVORS		
	E1 - E4	E5 & ABOVE			
OUTPATIENT MENTAL HEALTH One hour of therapy, no more than two times each week (when medically necessary).	\$10 copayment for individual visits. \$6 copayment for group visits.	\$20 copayment for individual visits. \$12 copayment for group visits.	\$25 copayment for individual visits. \$17 copayment for group visits.		
PRESCRIPTION DRUGS					When not using a network pharmacy.
RETAIL NETWORK	\$5 copayment per Rx up to a 30-day supply.	\$5 copayment per Rx up to a 30-day supply.	\$9 copayment per Rx up to a 30-day supply.	<u>Deductible:</u> None. <u>Cost-Share:</u> Active Duty Family Members— 15% of the fee negotiated by the contractor. Retirees, their Family Members, Survivors, and Others— 20% of the fee negotiated by the contractor.	<u>Deductible:</u> Yes-Standard. <u>Cost-Share:</u> Active Duty Family Members— 20% of the allowable charge. Retirees, their Family Members, Survivors, and Others— 25% of the allowable charge.

IV. OUTPATIENT SERVICES: (Continued)

BENEFICIARY COPAYMENT/COST-SHARE (SEE POINT OF SERVICE)					
TRICARE BENEFITS	TRICARE PRIME PROGRAM			TRICARE EXTRA PROGRAM	TRICARE STANDARD PROGRAM
SEE NOTE 7: TYPE OF SERVICE	ACTIVE DUTY FAMILY MEMBERS	RETIREES, THEIR FAMILY MEMBERS AND SURVIVORS			
	E1 - E4	E5 & ABOVE			
PRESCRIPTION DRUGS (Continued)					When not using a network pharmacy.
MAIL SERVICE PHARMACY	\$4 copayment per Rx up to a 90-day supply.	\$4 copayment per Rx up to a 90-day supply.	\$8 copayment per Rx up to a 90-day supply.	Deductible: None. Cost-Share: Same as TRICARE Prime Program.	
AMBULATORY SURGERY (same day) Authorized hospital-based or freestanding ambulatory surgical center that is TRICARE/CHAMPUS certified.	\$25 copayment	\$25 copayment	\$25 copayment	Active Duty Family Members: Cost-share - \$25 cost-share for Ambulatory Surg. Retirees, their Family Members and Survivors: Cost-share 20% of the fee negotiated by the contractor.	Active Duty Family Members: \$25. Retirees, their Family Members and Survivors: 25% of the allowable charge.

IV. OUTPATIENT SERVICES: (Continued)

BENEFICIARY COPAYMENT/COST-SHARE (SEE POINT OF SERVICE)					
TRICARE BENEFITS	TRICARE PRIME PROGRAM				TRICARE STANDARD PROGRAM
SEE NOTE 7: TYPE OF SERVICE	ACTIVE DUTY FAMILY MEMBERS		RETIREES, THEIR FAMILY MEMBERS AND SURVIVORS		
	E1 - E4	E5 & ABOVE		TRICARE EXTRA PROGRAM	
IMMUNIZATIONS (See NOTE 5:) Immunizations required for active duty family members whose sponsors have permanent change of station orders to overseas locations.	\$6 copayment per visit. (See NOTE 2:)	\$12 copayment per visit. (See NOTE 2:)	Not covered under Prime.	Active Duty Family Members: Cost-share 15% of the fee negotiated by the contractor. Retirees, their Family Members and Survivors: Not covered under TRICARE Extra.	Active Duty Family Members: Cost-share 20% of the allowable charge. Retirees, their Family Members and Survivors: Not covered under TRICARE Standard.
EYE EXAMINATIONS (See NOTE 5:) One routine examination per year for family members of active duty sponsors.	\$6 copayment per examination. (See NOTE 2:)	\$12 copayment per examination. (See NOTE 2:).	Not covered under Prime. (See NOTE 5:)	Active Duty Family Members: Cost-share 15% of the fee negotiated by the contractor. Retirees, their Family Members and Survivors: Not covered under TRICARE Extra.	Active Duty Family Members: Cost-share 20% of the allowable charge. Retirees, their Family Members and Survivors: Not covered under TRICARE Standard.
NOTE 5: Additional immunizations and eye examinations are covered under the TRICARE Prime Program's "clinical preventive services". See Chapter 12, Section 8.1.					

CLINICAL PREVENTIVE SERVICES (SEE NOTES 5 AND 6)	BENEFICIARY COPAYMENT
TYPE OF SERVICE	TRICARE PRIME PROGRAM
	ALL BENEFICIARIES CATEGORIES
CLINICAL PREVENTIVE SERVICES Includes those services listed in Chapter 12, Section 8.1 .	No copayment. See NOTE 5 :
<i>NOTE 6: No copayment may be collected for these services when they are billed and provided as specified in Chapter 12, Section 8.1.</i>	
<i>NOTE 7: No enhanced outpatient benefits under the TRICARE Extra Program.</i>	

V. INPATIENT SERVICES

TRICARE STANDARD BENEFITS (SEE NOTE 8:)	BENEFICIARY COPAYMENT/COST-SHARE			
	TRICARE PRIME PROGRAM			
TYPE OF SERVICE	ACTIVE DUTY FAMILY MEMBERS	RETIREES, THEIR FAMILY MEMBERS & SURVIVORS		
			TRICARE EXTRA PROGRAM	TRICARE STANDARD PROGRAM

NOTE 8: No enhanced inpatient benefits under the TRICARE Prime or Extra programs.

V. INPATIENT SERVICES (Continued)

TRICARE STANDARD BENEFITS (SEE NOTE 8:)	BENEFICIARY COPAYMENT/COST-SHARE			
	TRICARE PRIME PROGRAM		TRICARE EXTRA PROGRAM	TRICARE STANDARD PROGRAM
TYPE OF SERVICE	ACTIVE DUTY FAMILY MEMBERS	RETIREES, THEIR FAMILY MEMBERS & SURVIVORS		
HOSPITALIZATION Semiprivate room (and when medically necessary, special care units), general nursing, and hospital service. Includes inpatient physician and their surgical services, meals including special diets, drugs and medications while an inpatient, operating and recovery room, anesthesia, laboratory tests, x-rays and other radiology services, necessary medical supplies and appliances, blood and blood products. Unlimited services with authorization, as medically necessary.	\$11 per diem charge (\$25 minimum charge per admission). No separate copayment/cost-share for separately billed professional charges.	\$11 per diem charge (\$25 minimum charge per admission). No separate copayment/cost-share for separately billed professional charges.	Active Duty Family Members: Per diem charge (\$25 minimum charge per admission). No separate cost-share for separately billed professional charges. Retirees, their Family Members and Survivors: \$250 per diem copayment or 25% cost-share of total charges (based on the fee schedule negotiated by the contractor), whichever is less, for institutional services, whichever is less, plus 20% cost-share of separately billed professional charges (based on the fee schedule negotiated by the contractor).	Active Duty Family Members: Per diem charge (\$25 minimum charge per admission). No separate cost-share for separately billed professional charges. Retirees, their Family Members and Survivors: Per diem copayment or 25% cost-share of billed charges for institutional services, whichever is less, plus 25% cost-share of allowable for separately billed professional charges.
MATERNITY Hospital and professional services (prenatal, postnatal). Unlimited services with authorization as medically necessary.				

V. INPATIENT SERVICES (Continued)

TRICARE STANDARD BENEFITS (SEE NOTE 8:)	BENEFICIARY COPAYMENT/COST-SHARE			
	TRICARE PRIME PROGRAM		TRICARE EXTRA PROGRAM	TRICARE STANDARD PROGRAM
TYPE OF SERVICE	ACTIVE DUTY FAMILY MEMBERS	RETIREES, THEIR FAMILY MEMBERS & SURVIVORS		
SKILLED NURSING FACILITY CARE Semiprivate room, regular nursing services, meals including special diets, physical, occupational and speech therapy, drugs furnished by the facility, necessary medical supplies, and appliances. Unlimited services with authorization, as medically necessary.	\$11 per diem charge (\$25 minimum charge per admission). No separate copayment/cost-share for separately billed professional charges.	\$11 per diem charge (\$25 minimum charge per admission). No separate copayment/cost-share for separately billed professional charges.	Active Duty Family Members: Per diem charge (\$25 minimum charge per admission). Retirees, their Family Members and Survivors: \$250 per diem copayment or 25% cost-share of total charges (based on the fee schedule negotiated by the contractor), whichever is less, for institutional services, plus 20% cost-share of separately billed professional charges (based on the fee schedule negotiated by the contractor).	Active Duty Family Members: Per diem charge (\$25 minimum charge per admission). Retirees, their Family Members and Survivors: 25% cost-share of allowed charges for institutional services, plus 25% cost-share of allowable for separately billed professional charges.

V. INPATIENT SERVICES (Continued)

TRICARE STANDARD BENEFITS (SEE NOTE 8:)	BENEFICIARY COPAYMENT/COST-SHARE			
	TRICARE PRIME PROGRAM		TRICARE EXTRA PROGRAM	TRICARE STANDARD PROGRAM
TYPE OF SERVICE	ACTIVE DUTY FAMILY MEMBERS	RETIREES, THEIR FAMILY MEMBERS & SURVIVORS		
FOR MENTAL ILLNESS With authorization, up to 30 days per fiscal year for adults (age 19+), up to 45 days per fiscal year for children under age 19; up to 150 days residential treatment for children and adolescents.	\$20 per diem charge (\$25 minimum charge per admission). No separate copayment/cost-share for separately billed professional charges.	\$40 per diem charge. No separate copayment/cost-share for separately billed professional charges.	Active Duty Family Members: \$20 per diem charge (\$25 minimum charge per admission). Retirees, their Family Members and Survivors: 20% cost-share of total charges (based on the fee schedule negotiated by the contractor) for institutional services, plus 20% cost-share of separately billed professional charges (based on the fee schedule negotiated by the contractor).	Active Duty Family Members: \$20 per diem charge (\$25 minimum charge per admission). Retirees, their Family Members and Survivors: Per diem cost share, that varies according to the facility or 25% cost-share of allowable charges for institutional services, whichever is less, plus 25% cost-share of allowable charges for separately billed professional charges.
SUBSTANCE USE TREATMENT (Inpatient, partial) With authorization, 7 days for detoxification and 21 days for rehabilitation per 365 days. Maximum of one rehabilitation program per year and three per lifetime. Detoxification and rehabilitation days count toward limit for mental health benefits.				
PARTIAL HOSPITALIZATION-MENTAL HEALTH With authorization, up to 60 days per fiscal year (minimum of 3 hours/day of therapeutic services).				

VI. POINT OF SERVICE

TRICARE STANDARD BENEFITS (SEE NOTE 8:)	BENEFICIARY COPAYMENT/COST-SHARE			
	TRICARE PRIME PROGRAM		TRICARE EXTRA PROGRAM	TRICARE STANDARD PROGRAM
TYPE OF SERVICE	ACTIVE DUTY FAMILY MEMBERS	RETIREES, THEIR FAMILY MEMBERS & SURVIVORS		
A prime enrollee may receive services under the Point of Service option by self-referring for non-emergency care. Refer to Chapter 12, Section 10.1 , for policy on the Point of Service option.	Outpatient Deductible: \$300.00 individual \$600.00 family. Inpatient and Outpatient Cost-Share: 50% of the allowed charges (See NOTE 9).	Outpatient Deductible: \$300.00 individual \$600.00 family. Inpatient and Outpatient Cost-Share: 50% of the allowed charges (See NOTE 9).	Point of Service Option does NOT apply to TRICARE Extra beneficiaries.	Point of Service Option does NOT apply to TRICARE Standard beneficiaries.
NOTE 9: TRICARE reimbursement will be limited to 50% of the billed/allowed charges.				

Refer to [Chapter 12, Section 2.2](#) for information on catastrophic loss protection.